

AFFORDABLE CARE ACT: ESSENTIAL EMPLOYEE COMMUNICATIONS

With the Affordable Care Act (ACA) comes a host of concerns and uncertainty for both employers and employees. At a minimum, employees need to know how the Act will impact insurance coverage options and the associated costs. With the new individual mandate, it is also essential that you communicate clearly and strategically about the ACA and the options available to your employees.

The following is an overview of common areas of concern to address, as well as key information that is both required and recommended as part of a successful ACA communications campaign.

AREAS OF CONCERN

Employers and employees view health care reform differently. Effectively communicating about the ACA involves striking a balance between the way employers need to share information and how employees need to receive it.

EMPLOYER CONCERNS	EMPLOYEE CONCERNS
Staffing issues	What's an exchange?
Added costs	Will I qualify for a tax credit?
Government "red tape"	Will my costs increase?
Employer mandate	Will I still have coverage through my job?

KEY INFORMATION TO COMMUNICATE

Based on the common employee concerns and requirements under the new legislation, the following is a summary of key information to communicate to your employees.

- Summary of benefits and coverage
- Notification of grandfathered health plan status
- Notification of coverage options available through exchanges
- Individual mandate description and implications
- Cost implications and individual mandate requirements
- Eligibility rules and changes
- Plan offerings (CDHP, discontinuing mini-med)
- Access to provider rights (PCP/Ob-Gyn)
- Annual enrollment materials

Although most of this information is required under the ACA, the details of your communication materials and your associated strategy will depend on your decisions regarding plan offerings for 2014. You will also want to take into consideration the direction your organization is headed with respect to health care benefits in the long-term.

ONE SIZE DOES NOT FIT ALL

One size does not fit all when comes to developing an effective strategy. The scope of changes you will be implementing will drive your communications and related tactics. It is also important to keep in mind that even if you are not making changes, employees are likely to have concerns based on the volume of information in the mainstream media.

At Marsh & McLennan Agency, our mission is to help you deliver the information your employees need. Our specialists can help you evaluate your communication needs and the timing of your strategy. In addition to communication consulting, our Patient Protection and Affordable Care Act (PPACA) toolkit is designed to make it easy for you to provide information quickly and easily to your employees.

To learn more, contact your local MMA representative or visit our Affordable Care Act website at mmaaffordablecareact.com

This publication is for information only and does not constitute legal advice.
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HEALTH CARE CONSUMERISM

With the changes under ACA, this is an opportune time to reintroduce health care consumerism to your employees. Employees need to know what is available through your organization, as well as their other options based on the individual mandate.